WHAT IS CLAIMED IS:

1.   A method for processing information relating to usage of a utility, the method comprising:

5   receiving a utility reading, the utility reading being a measure of the usage of the utility by a customer, wherein the utility reading is received from a first remote location across a first transmission medium;

          determining an amount, wherein the amount is determined using the utility reading; and

10   transmitting the amount to a second remote location, the amount being transmitted to the second remote location across a second transmission medium, wherein the second remote location is arranged to effect a payment of the amount by the customer.

15   2.   A method as recited in claim 1 wherein the first transmission medium is one selected from the group consisting of a network communications line, a fiberoptic line, and a telephone line.

3.   A method as recited in claim 1 wherein the second transmission medium is
20   one selected from the group consisting of a network communications line, a fiberoptic line, and a telephone line.

4.   A method as recited in claim 1 wherein the utility reading is received from a smart meter, the method further including receiving address information associated
25   with a location of the smart meter.

5.   A method as recited in claim 4 further including receiving a unit code, the unit code being arranged to identify the units associated with the utility reading.

30   6.   A method as recited in claim 1 wherein transmitting the amount to the second remote location across a second transmission medium includes transmitting the amount across a global telecommunications network, the global telecommunications network being arranged to substantially perform clearance and settlement transactions.

7.   A method as recited in claim 6 further including generating a credit message using the amount, wherein transmitting the amount to the second remote location includes transmitting the credit message to the second remote location.

8.   A method as recited in claim 6 further including generating a debit message using the amount, wherein transmitting the amount to the second remote location includes transmitting the debit message to the second remote location.

9.   A method as recited in claim 6 wherein the global telecommunications network is the VisaNet network.

10.   A method for providing information relating to usage of a utility, the information being provided from a utility meter to a processing center associated with the utility, the method comprising:
     electronically obtaining a reading from the utility meter, the reading being indicative of the usage of the utility;
     generating a utility message, the utility message including the reading; and
     transmitting the utility message to the processing center, the processing center being arranged to substantially initiate at least one of a credit transaction and a debit transaction for payment for the usage of the utility, wherein the utility message is transmitted across a transmission medium.

11.   A method as recited in claim 10 wherein the transmission medium is one of a network communications line and a telephone line.

12.   A method as recited in claim 10 wherein electronically obtaining the reading from the utility meter includes electronically reading the reading from the utility meter.

13.   A method as recited in claim 10 further including configuring the utility meter, wherein configuring the utility meter includes entering one of a credit account number and a debit account number into the utility meter.

14.   A method as recited in claim 10 wherein generating the utility message includes:

creating a first message field, the first message field including the utility reading;

5   creating a second message field, the second message field including one of a credit account number and a debit account number; and

creating a third message field, the third message field including information associated with a unit of measure for the utility reading.

10   15.   An apparatus for monitoring the usage of a utility, the apparatus comprising:

an electronic meter reader, wherein the electronic meter reader is arranged to electronically obtain meter counts associated the usage of the utility

a processor-memory unit, the processor-memory unit being coupled to the electronic meter reader, the processor-memory unit being arranged to process and to

15   store information relating to the usage of the utility, wherein the information includes the meter counts obtained from the electronic meter reader; and

a connection mechanism, the connection mechanism being coupled to the processor-memory unit, wherein the connection mechanism is arranged to allow the processor-memory unit to transmit the processed information to a substantially remote

20   receiving device.

16.   An apparatus as recited in claim 15 wherein the processor-memory unit is further arranged to retrieve the meter counts from the electronic meter reader and to generate a message, the message including information associated with the meter

25   counts.

17.   An apparatus as recited in claim 16 wherein the connection mechanism is further arranged to send the message to the substantially remote receiving device.

30   18.   An apparatus as recited in claim 15 wherein the connection mechanism is one of a modem and an internet connection mechanism.

19.   An apparatus as recited in claim 15 further including:

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a configuration interface, the configuration interface being arranged to enable customer information to be entered into and stored into the processor-memory unit; and

a power supply mechanism, the power supply mechanism being arranged to power the apparatus.

20. A system for processing a utility usage transaction, the system comprising:

a utility metering mechanism, the utility metering mechanism being arranged to generate a measure of usage of a utility; and

a processing mechanism, the processing mechanism being arranged to receive the measure of the utility from the utility metering mechanism, the processing mechanism further being arranged to effect at least one of a credit transaction and a debit transaction associated with the measure of the utility, wherein the utility metering mechanism is further arranged to transmit the measure of the usage of the utility to the processing mechanism.

21. A system as recited in claim 20 further including a communications line, the communications line being arranged to communicably couple the utility metering mechanism to the processing mechanism.

22. A system as recited in claim 21 wherein the utility metering mechanism includes a first modem, and the utility metering mechanism is coupled to the communications line through the first modem.

23. A system as recited in claim 22 wherein the processing mechanism includes a second modem, and the processing mechanism is coupled to the communications line through the second modem.

24. A computer program product for processing information relating to usage of a utility, the computer program product comprising:

computer code for receiving a utility reading, the utility reading being a measure of the usage of the utility by a customer, wherein the utility reading is received from a first remote location across a first transmission medium;

computer code for determining an amount, wherein the amount is determined using the utility reading;

computer code for transmitting the amount to a second remote location, the amount being transmitted to the second remote location across a second transmission medium, wherein the second remote location is arranged to effect a payment of the amount by the customer; and

a computer-readable medium that stores the computer codes.

25. A computer program product as recited in claim 24 wherein the computer code for transmitting the amount to the second remote location across a second transmission medium includes computer code for transmitting the amount across a global telecommunications network, the global telecommunications network being arranged to substantially perform clearance and settlement transactions

26. A computer program product as recited in claim 25 wherein the global telecommunications network is the VisaNet network.

27. A computer program product for providing information relating to usage of a utility, the computer program product being arranged to allow the information to be provided from a utility meter to a processing center associated with the utility, the computer program product comprising:

computer code for electronically obtaining a reading from the utility meter, the amount being indicative of the usage of the utility;

computer code for generating a utility message, the utility message including the reading;

computer code for transmitting the utility message to the processing center, the processing center being arranged to effect at least one of a credit transaction and a debit transaction for payment for the usage of the utility, wherein the utility message is transmitted across a transmission medium; and

a computer-readable medium that stores the computer codes.

28. A computer program product as recited in claim 27 further including computer code for configuring the utility meter, wherein the computer code for configuring the

utility meter includes computer code entering one of a credit account number and a debit account number into the utility meter.